

The Dentist Is In ...

TRICARE Dental Program Benefits for Children



*Col Gary (Chad) Martin
Chief, Dental Care Branch
Defense Health Agency*

Taking a trip to the dentist early in your child's life is important—it gets their dental health off on the right foot, and it can teach them that a trip to the dentist's office can actually be fun.

Early and regular dental visits, coupled with practicing good dental hygiene, will help ensure your child's teeth are healthy and reduce the chances of high-cost procedures in the future.

The American Dental Association, American Academy of Pediatric Dentistry and the American Association of

Pediatrics all recommend children have their first dental appointment before their first birthday, and then every six months thereafter. Families already enrolled in the TRICARE Dental Program (TDP) family plan can enroll children from birth at no additional cost, so their first checkup will be covered. See "Important Clarification on Automatic TRICARE Dental Program Enrollment for Children Under Age 4" in this issue for more information.

When young children experience significant dental disease, they often must be treated in an operating room under general anesthesia. We want to do all we can to prevent this from happening. If children go to the dentist early, we can reduce the risk of extensive dental disease and costly treatment.

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Submitting TRICARE Dental Program Claims

As a TRICARE Dental Program beneficiary, you may go to any TRICARE-authorized or licensed dental provider of your choice. However, it may be more cost effective and faster to visit a MetLife network provider. In CONUS service areas (the 50 United States, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands), if you visit a MetLife network provider, he or she will handle all paperwork including submitting claims. If the provider is not a MetLife network provider, you may need to submit your own claims. To access a claim-submission document, visit www.tricare.mil/tdp.

It is important to submit all claim-submission documents to MetLife as soon as possible after the date of service. Claims submitted more than 12 months after the date services were performed will be denied. A MetLife network provider may not bill patients for services that are denied for this reason.

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An Important Note About TRICARE Program Information: At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.

Annual Premium Rate Change

Effective Feb. 1, 2014, the TRICARE Dental Program (TDP) monthly premium rates will change. These rate changes are regular annual increases that are part of the TDP contract. Ongoing premiums can be paid via a member's payroll allotment/deduction.

Members who are not able to pay using this method can opt for electronic funds transfer or credit card payments. Visit www.metlife.com/tricare for information regarding payment options. The following tables list your new TDP monthly premium rates. ■

Active Duty	
Single Premium (one family member)	\$10.96
Family Premium (more than one family member)	\$32.89

Selected Reserve of the Ready Reserve and Individual Ready Reserve (Special Mobilization Only)	
Sponsor-Only Premium	\$10.96
Single Premium¹ (one family member, excluding sponsor)	\$27.40
Family Premium (more than one family member, excluding sponsor)	\$82.23
Sponsor and Family Premium	\$93.19

1. If both the sponsor and a single family member are enrolled, the premium due is the total of the sponsor-only premium and the single premium.

Individual Ready Reserve (Non-Special Mobilization)	
Sponsor-Only Premium	\$27.40
Single Premium¹ (one family member, excluding sponsor)	\$27.40
Family Premium (more than one family member, excluding sponsor)	\$82.23
Sponsor and Family Premium	\$109.63

1. If both the sponsor and a single family member are enrolled, the premium due is the total of the sponsor-only premium and the single premium.

Your Annual Maximum Benefit
Under the TRICARE Dental Program, there is a \$1,300 annual maximum benefit per beneficiary, per plan year for non-orthodontic services. Each plan year begins May 1 and ends April 30. Payments for certain diagnostic and preventive services are not applied against the annual maximum. There is an additional \$1,200 maximum for dental care necessitated by an accident.

Important Clarification on Automatic TRICARE Dental Program Enrollment for Children Under Age 4

Protecting your children's teeth and having dental coverage for them are important aspects of oral health. That's why children are automatically enrolled in the TRICARE Dental Program (TDP):

- When two or more family members over age 4, residing at the same location, are enrolled in the TDP, then all eligible family members are automatically enrolled in the TDP, even newborns once they are added to the Defense Enrollment Eligibility Reporting System (DEERS).

- When there is an active TDP single-enrollment plan in place, once a child reaches age 4, all eligible family members under age 4 will automatically be enrolled in the TDP, making the plan a family plan.

Additionally, when there is an active TDP single-enrollment plan in place, you can request to add a child under age 4 at any time, as long as the child is listed in DEERS. The premium will change from the single-enrollment plan to the family-enrollment plan. Call MetLife at 1-855-638-8371 or visit www.tricare.mil/bwe to enroll any child under age 4. ■

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An easy way to prevent tooth decay in children is to take advantage of the TDP's comprehensive services. As part of reducing the risk for decay, we want to increase the utilization of preventive services. Remember that two exams and two cleanings every plan year (May 1–April 30) are free when they visit a network dentist.

With early and regular visits to the dentist, and by teaching children good habits at a young age, parents can lessen the chance of their children needing surgery to restore diseased teeth.

Children are eligible for the same TDP benefits as other enrolled family members and must follow the same

frequency limitations for dental treatment and preventive care. It is important to know the frequency limitations of care because any service that exceeds the allowable TDP benefit will not be covered by TRICARE and will become an out-of-pocket expense. See "Frequency Limitations on Routine Exams and Cleanings" in this issue for more information.

The *TRICARE Dental Program Benefit Booklet* is full of information about frequency limitations, covered services and diagnostic services codes. Visit www.tricare.mil/tdp to view the booklet. Select "TRICARE Dental Program Benefit Booklet" from the "Related Downloads" section. ■

Submitting TRICARE Dental Program Claims

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Prompt submission is especially important for claims involving an orthodontic treatment plan, as the banding date is used to determine the start of orthodontic treatment.

When reviewing the claim-submission document, please include the following information (your provider can help you obtain this information):

- Date(s) of service
- Provider name, address and phone number
- Specific problem encountered
- Procedure code(s)
- Specific tooth/teeth treated for each service performed, where appropriate
- Total charges
- If a procedure code is not provided on the claim-submission document, a complete description of the service performed, including applicable tooth number(s), should be provided where appropriate
- Your sponsor's Social Security number or Department of Defense Benefits Number on any supporting documents that are submitted with the claim

For MetLife to process claims, the following information is needed:

- A completed claim-submission document
- A provider bill or statement of charges. **Note:** If the specific service(s) provided is repeated on the claim-submission document, a separate provider or statement of charges is not needed
- *Non-Availability and Referral Form* for OCONUS orthodontics

For dental care provided in OCONUS locations (areas not in the CONUS service area and covered services provided aboard a ship or vessel outside the territorial waters of the CONUS service area, regardless of the dentist's office address), you may need to pay for dental services up front and submit a claim for reimbursement. If you see a TRICARE Overseas Preferred Dentist (TOPD), you will only be responsible for paying the appropriate cost-shares and the TOPD will bill MetLife for the remainder. To obtain an OCONUS claim-submission document, go to a TRICARE Area Office or military dental clinic, or visit www.tricare.mil/tdp to download a copy. Please include a copy of your receipt showing that you paid for the dental services when submitting a claim to MetLife. The claim-submission document must be completed and sent to MetLife as soon as possible following the date of service. If the claim is submitted to MetLife more than 12 months after the service was performed, the claim will be denied. OCONUS claims may be submitted by the provider via e-mail at OCONUSDentalClaims@metlife.com. ■

Preventive Services Help Ensure Dental Health

Your oral health is an important part of your overall health. Your teeth and gums need to be cared for with brushing, flossing and regular checkups with your dental provider. The TRICARE Dental Program (TDP) offers preventive dental care to you at no additional cost when you visit a network provider.

All TDP beneficiaries may receive two routine dental checkups within each consecutive 12-month period. For pregnant women and people with diabetes, three teeth cleanings are covered per consecutive 12-month period. Teeth cleaning and polishing are also covered as part of the TDP's preventive-services benefit. Other preventive dental care may be covered when you see a provider for a specific dental problem or service

such as fillings or surgeries on the gums or teeth. Cost-shares may apply. To help ensure your dental health, two fluoride treatments are covered within each consecutive 12-month period. Additionally, space maintainers are fully covered without cost-shares for patients under age 19. Other dental treatments, including mouth guards, surgeries and/or X-rays, may also be covered under diagnostic services and other benefits, and may include applicable cost-shares.

Early detection and prevention are key components to managing your oral and overall health, and the TDP gives you access to this important care. Remember, a healthy body includes healthy teeth, so protect that smile by seeing your dental provider regularly for checkups and cleanings. ■

You Can Quit Tobacco

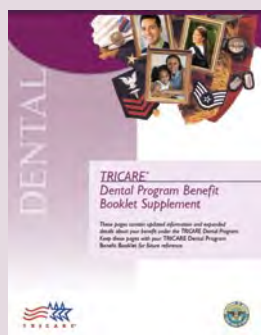
Smoking is the leading cause of preventable death in the United States. All forms of tobacco—including cigarettes, chewing tobacco and snuff—increase your risk of cancer. Smoking also increases your risk of heart and lung disease and can lead to higher rates of hospitalizations, missed workdays, poor or failed fitness evaluations and impaired night vision. Tobacco use can also cause oral health problems including:

- Stained teeth and tongue
- Dulled sense of taste and smell
- Slow healing after a tooth extraction or other surgery
- Difficulties in correcting cosmetic dental problems
- Gum disease
- Oral cancer

Avoid these issues by not using tobacco. However, quitting tobacco—especially smoking—can be hard and may take several attempts. TRICARE is dedicated to helping active duty service members, veterans, retirees and their families succeed in their attempt to quit tobacco use. You can get the assistance needed to break the smoking cycle using these resources:

- TRICARE-covered smoking-cessation medications
- TRICARE's Smoking Quitline—a telephone support and referral service with trained smoking-cessation coaches
- The Department of Defense's www.ucanquit2.org—a website with training and a wide range of tools to help you become tobacco-free

Visit www.tricare.mil/quittobacco for more information about the health effects of tobacco use and how TRICARE can help you quit. ■



Updates to Your TRICARE Dental Program Benefit Booklet

Find the latest information and expanded details about your dental benefit in the *TRICARE Dental Program Benefit Booklet Supplement*. To download a copy of the booklet and the supplement, visit www.tricare.mil/tdp and select these products from the “Related Downloads” section. ■

Diabetes and Dental Care

High blood glucose (a type of sugar in the blood) levels can cause people with diabetes to have problems with their teeth and gums. There are many ways to prevent these problems including keeping your blood glucose level under control, caring for your teeth and gums and visiting your dental provider regularly.

Keep Your Blood Glucose Under Control

Maintain your blood glucose level by checking it every day. It is important to keep track of your levels by recording them. Work with your health care team to keep your blood glucose levels as close to normal as possible.

Care for Your Teeth and Gums

Brush your teeth at least twice a day using a soft toothbrush and toothpaste with fluoride. Regular brushing helps prevent gum disease and tooth loss.

Flossing between your teeth each day keeps your gums healthy and helps remove plaque, a film that forms on teeth that can cause tooth decay.

Visit Your Dental Provider Regularly

Schedule a routine dental cleaning at least once every six months. The TRICARE Dental Program allows a third routine dental cleaning in a consecutive 12-month period for enrollees with diabetes at no extra cost when provided by a MetLife network provider. Plan your cleanings so they do not interrupt your insulin and meal times.

According to the Centers for Disease Control and Prevention, you should contact your dental provider right away if you have trouble chewing or any signs of dental disease including bad breath, a bad taste in your mouth, bleeding or sore gums, red or swollen gums or sore or loose teeth. ■

TRICARE Dental Program Survivor Benefit

The death of a loved one can bring tremendous grief and sadness to surviving family members. In such circumstances, the TRICARE Dental Program (TDP) Survivor Benefit is made available to all eligible surviving family members. Previous enrollment in the TDP is not a requirement for the TDP Survivor Benefit. Eligible surviving family members do not pay for their TDP premiums; these costs are covered 100 percent. Eligible surviving family members include the spouse and/or children of deceased active duty service members (who passed away while on active duty). The TDP Survivor Benefit also applies to family members of the Selected Reserve of the Ready Reserve and/or Individual Ready Reserve (special mobilization category), regardless of whether the sponsor was on active duty orders or enrolled in the TDP at the time of death.

- For children—until reaching age 21 (or age 23 if enrolled in a full-time course of study at an approved institution of higher learning, and if the sponsor provided over 50 percent of the financial support).
- For the spouse—three years following the date of the sponsor's death. After three years, surviving spouses may enroll in the TRICARE Retiree Dental Program.

Note: Family members are still responsible for any applicable cost-shares.

Eligible surviving family members **enrolled** in the TDP at the time of their sponsor's death will be automatically enrolled in a TDP Survivor Benefit plan. Surviving family members will be notified of the enrollment change and the terms of the TDP Survivor Benefit.

Eligible surviving family members **not enrolled** in the TDP at the time of the sponsor's death will be notified of their TDP Survivor Benefit eligibility. The surviving spouse, parent or legal guardian must take action to enroll eligible surviving family members in a TDP Survivor Benefit plan. For more information, visit www.tricare.mil/tdp. ■

Sign Up for E-mail Updates from TRICARE

Get the most recent news and information about your TRICARE dental benefit and more delivered directly to your e-mail inbox. You can sign up to receive e-mail updates about health, dental and pharmacy benefit changes; *TRICARE Dental Health Matters* newsletters; health and disaster alerts; and news about healthy-living tools such as smoking-cessation resources. To sign up, visit www.tricare.mil/subscriptions and provide your e-mail address, then select the topics you would like to receive updates about. ■

What Your Children Drink Impacts Their Oral Health

Whether it is soda or sweetened juice drinks, what and when your children drink can have an effect on their teeth. Even if your children do not regularly have sweet drinks, sugar naturally occurs in a variety of foods and drinks such as whole fruits, fruit juices, vegetables and milk. When sugar is consumed, it mixes with bacteria in the mouth and produces acid that causes tooth decay. Tooth decay may result if the bacteria are not removed.

While it is not necessary to completely remove sugar from your children's diets, it is important to be aware of how much sugar your children consume.

Sugar Intake

Below are some ways you can limit the sugar your children consume to decrease the damaging effects of sugar on teeth:

- Encourage children to drink water and make sure it is easily accessible.
- Dilute sugary drinks with water.
- Look for products with low or no sugar added (e.g., 100 percent fruit juice).
- Choose nutritious, low-sugar snacks.
- If you allow sugary drinks, serve them with a meal, not alone.
- Give your children sugarless gum and encourage them to rinse with plain water, particularly when they cannot brush.



Overall, the best ways to prevent tooth decay are to encourage your children to eat a well-balanced diet, drink plenty of water and practice good oral hygiene habits. Good oral hygiene habits include brushing twice a day with fluoride toothpaste, flossing at least once a day and visiting a dental provider for checkups and cleanings twice a year. ■

MetLife Foundation Supports Military Families and Communities

You are probably aware that MetLife administers the benefit for the TRICARE Dental Program. But did you know MetLife's commitment to military personnel and their families goes far beyond dental benefits, claims and explanation of benefits statements? The MetLife Foundation provides funding for employment, cultural and housing initiatives that benefit the military community. Some programs include:

Wounded Warrior Careers Program: MetLife assists injured or disabled veterans in job training, education and career development to help them move forward on their career paths.

Reach Out and Read: MetLife promotes literacy among children. Reach Out and Read serves more than 10,000 military families at U.S. military hospitals and clinics. This initiative promotes early literacy and school readiness to families with young children.

Blue Star Museum: MetLife supports the arts by providing military personnel and their families with free admission to participating national museums.

Blue Star Theatres: MetLife supports theatrical arts by building stronger connections between theatres, military families and their communities. This includes playwriting classes, community discussions, free- or discounted-ticket programs, job postings and casting notices on military bases.

Veterans Housing Investment Program: MetLife recently invested \$40 million in veteran-focused housing projects and related facilities.

Veterans Housing Grant Program: MetLife contributed \$500,000 to aid in technical assistance and pre-development grants to jump-start local housing projects. ■



Word Search

D	S	X	C	A	V	I	T	Y	S	Y	S
C	E	A	F	J	S	W	E	E	T	S	U
E	A	T	C	L	N	N	C	E	J	H	N
K	L	O	T	M	U	A	Y	H	S	G	S
Q	A	R	Z	W	R	O	S	U	Z	C	T
B	N	T	B	B	U	A	R	T	O	G	X
L	T	G	F	K	E	B	S	I	Y	V	O
M	S	C	Y	U	H	I	B	R	D	H	R
B	U	P	Q	T	T	K	M	Q	F	E	O
Z	I	A	O	N	U	I	W	I	E	P	M
H	L	O	E	O	N	M	O	L	A	R	S
P	T	D	O	E	N	A	M	E	L	D	K

FLUORIDE—added to tap water in many towns and cities; strengthens your teeth and protects them from decay

CAVITY—tooth decay that forms when the enamel on your teeth breaks down

PLAQUE—a film of bacteria that covers your teeth

TOOTHBRUSH—the soft brush used with toothpaste twice a day to clean your teeth

ENAMEL—the hard outer layer of your teeth

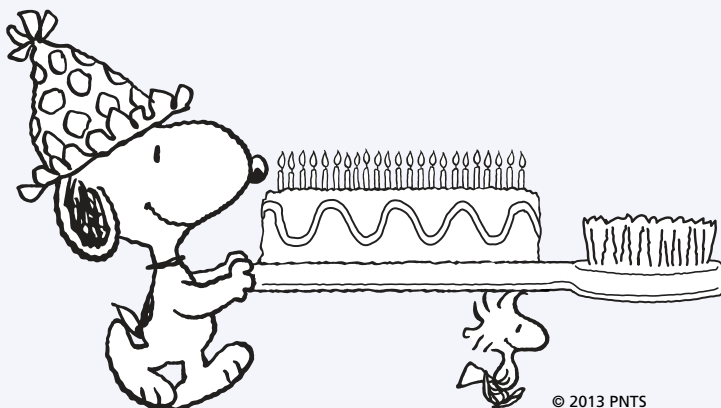
MOLARS—the teeth in the back of your mouth with flat chewing surfaces

DENTIST—a person whose job is to take care of people's teeth

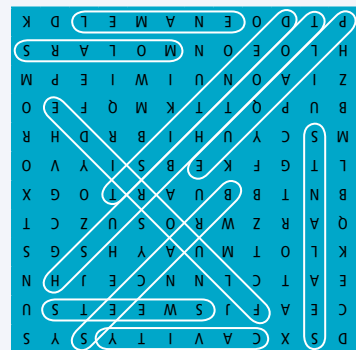
BRACES—corrective gear that will help you smile with straighter teeth

SWEETS—eating too many can lead to cavities in your teeth

SEALANTS—a thin coating your dentist can put over a tooth's surface to help protect it from decay



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Answers

TRICARE

Dental Health Matters

Metropolitan Life Insurance Company
TRICARE Dental Program
P.O. Box 14185
Lexington, KY 40512

Presorted
Standard
U.S. Postage
PAID
MetLife

An Excellent Value

- Generous coverage
- Superior dental health care
- Decisions are health driven, not insurance driven
- High satisfaction with care
- Low out-of-pocket costs
- Easy access

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Frequency Limitations on Routine Exams and Cleanings

The TRICARE Dental Program (TDP) offers comprehensive dental coverage, but it is important to remember there are specific frequency limitations on how often you can receive routine dental care.

Frequency limitations for routine oral exams, cleanings, bitewing X-rays and topical fluoride treatments are based on the month of service and are measured backward from the date of the most recent service. These frequency limitations are not related to the standard TDP May–April plan year and may vary based on your specific coverage effective date.

You are allowed two cleanings in a consecutive 12-month period (with certain exceptions such as a covered third cleaning during pregnancy or for diabetic patients). For example, if you enroll in the TDP in April 2014 and receive a cleaning on May 13, 2014, and again on Jan. 10, 2015, you would be eligible for the next cleaning on May 1, 2015. However, if you choose to have a cleaning in April 2015, that would be the third cleaning within a consecutive 12-month period and would exceed the frequency limitation. In that case, you would be responsible for paying the provider for the amount of the cleaning because the TDP would not cover it. ■

TRICARE Dental Program Resources

www.metlife.com/tricare

1-855-MET-TDPI
(1-855-638-8371) (CONUS)

1-855-MET-TDP2
(1-855-638-8372) (OCONUS)

1-855-MET-TDP3
(1-855-638-8373) (TDD/TTY)

Claims Filing

CONUS:
MetLife TRICARE Dental Program
P.O. Box 14181
Lexington, KY 40512

OCONUS:
MetLife TRICARE Dental Program
P.O. Box 14182
Lexington, KY 40512

Beneficiary Web Enrollment

www.tricare.mil/bwe

NE322BET10134DE